

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE: BARBARA JENNINGS

CASE NO. 19-53917-SMS

DEBTOR.

CHAPTER 13

**NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN, DEADLINE FOR
FILING WRITTEN OBJECTIONS AND HEARING DATE AND TIME IF OBJECTION
IS TIMELY FILED**

To Creditors and other Parties in Interest

PLEASE TAKE NOTICE that the Debtor has filed a proposed modification to the confirmed plan in this case, a copy of which modification you are receiving with this Notice or have recently received by mail. Pursuant to Rule 3015 (g) of the Federal Rules of Bankruptcy Procedure, any creditor or other party in interest opposing this proposed Modification must file that objection in writing with the Court on or before the following deadline.

DEADLINE FOR FILING OBJECTION: Twenty-four (24) days after the date on which this proposed Modification was filed. The proposed modification was filed on 10/22/2021. If the twenty-fourth day after the date of filing falls on a weekend or holiday, the deadline is extended to the next business day.

PLACE OF FILING: Clerk, U.S. Courthouse, United States Bankruptcy Court
75 Ted Turner Drive, Atlanta, GA 30303.

If you mail an objection to the Court for filing, you must mail it early enough so the Court will receive it on or before the deadline stated above.

You must also serve a copy on the undersigned at the address stated below on the Debtors at: Barbara Jennings, 3720 Montrose Pond Walk, Duluth, GA 30096.

PLEASE TAKE FURTHER NOTICE that the Court will hold an initial telephonic hearing for announcements on the **NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN, DEADLINE FOR FILING WRITTEN OBJECTIONS AND HEARING DATE AND TIME IF OBJECTION IS TIMELY FILED** at the following number: (toll-free number: **833-568-8864**; access code **1611794270**, at **9:50 AM** on

November 16, 2021 in Courtroom **1201**, United States Courthouse, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303.

Matters that need to be heard further by the Court may be heard by telephone, by video conference, or in person, either on the date set forth above or on some other day, all as determined by the Court in connection with this initial telephonic hearing. Please review the “Hearing Information” tab on the judge’s webpage, which can be found under the “Dial-in and Virtual Bankruptcy Hearing Information” link at the top of the webpage for this Court, www.ganb.uscourts.gov for more information.

Dated: October 22, 2021

Honsalek Law, LLC
2194 North Road
Snellville, GA 30078
Phone: 404-913-6992
Email: brandon@honsalek.com

/s/ Brandon K. Honsalek
Brandon K. Honsalek
Georgia Bar No. 742962
Attorney for Debtor(s)

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE: BARBARA JENNINGS

DEBTOR.

CASE NO. 19-53917-SMS

CHAPTER 13

**POST-CONFIRMATION MODIFICATION OF CHAPTER 13 PLAN AND REQUEST
FOR ITS APPROVAL**

Barbara Jennings, Debtor, proposes to modify the confirmed plan of reorganization as set forth below and requests that this modification be approved.

MODIFICATION OF PLAN

Debtor, hereby modifies his Chapter 13 Plan, which was confirmed by the Order of this Court on May 14, 2019, as follows:

Part 1 of the plan is being modified as follows:

EXISTING LANGUAGE:

§ 1.3 Nonstandard provisions, set out in Part 8. Included x Not Included

MODIFIED LANGUAGE:

§ 1.3 Nonstandard provisions, set out in Part 8. x Included Not Included

Part 2 of the plan is being modified as follows:

EXISTING LANGUAGE:

§ 2.1 Regular Payments to the trustee; applicable commitment period.

Debtor(s) will make regular payments (“Regular Payments”) to the trustee as follows:

The debtor(s) will pay **\$991.00** per **Month** for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

MODIFIED LANGUAGE:

§ 2.1 Regular Payments to the trustee; applicable commitment period.

Debtor(s) will make regular payments (“Regular Payments”) to the trustee as follows:

The debtor(s) will pay **\$1,145.00** per **Month** for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

Part 3 of the plan is being modified as follows:

EXISTING LANGUAGE:

§ 3.1 Maintenance of payments and cure of default, if any.

Check one.

☐
☒

None. *If “None” is checked, the rest of § 3.1 need not be completed or reproduced.*

Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
Ocwen	3720 Montrose Pond Walk, Duluth, GA 30096	\$1,300.00	0.00%	\$22.00

MODIFIED LANGUAGE:

§ 3.1 Maintenance of payments and cure of default, if any.

Check one.

☐

None. *If “None” is checked, the rest of § 3.1 need not be completed or reproduced.*

☒

Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
PHH Mortgage Services (1 st Mortgage)	3720 Montrose Pond Walk, Duluth, GA 30096	\$6,469.96 (\$3,985.37 Post-Petition Arrears added in)	0.00%	\$151.00

Part 8 of the plan is being modified as follows:

EXISITING LANGUAGE:

§ 8.1 Check “None” or List Nonstandard Plan Provisions.

X None. If “None” is checked, the rest of Part 8 need not be completed or reproduced. Under Bankruptcy Rule 3015©, nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is the box “Included” in § 1.3. (Inset additional lines if needed.)

MODIFIED LANGUAGE:

§ 8.1 Check “None” or List Nonstandard Plan Provisions.

None. If “None” is checked, the rest of Part 8 need not be completed or reproduced. Under Bankruptcy Rule 3015©, nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is the box “Included” in § 1.3. (Inset additional lines if needed.)

Pursuant to amendment of 11 U.S.C. §1329(d) by the Coronavirus Aid, Relief and Economic Security Act (“CARES Act,”) the Debtor has been negatively financially affected by the COVID-19 pandemic because she became ill with COVID and was hospitalized for 3 weeks two different times in the last 6 months and the term of the case shall extend to 75 months.

WHEREFORE Debtors pray:

- (a) That this “Post-Confirmation Modification of Plan and Request for its Approval” be filed, read and considered;
- (b) That this Honorable Court grant this Modification; and,
- (c) That this Honorable Court grant such other and further relief as it may deem just and proper.

Dated: October 22, 2021

Honsalek Law, LLC
2194 North Road
Snellville, GA 30078
Phone: 404-913-6992
Email: brandon@honsalek.com

/s/ Brandon K. Honsalek
Brandon K. Honsalek
Georgia Bar No. 742962
Attorney for Debtor(s)

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CERTIFICATE OF SERVICE

I hereby certify that the following parties have been served with the **NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN, DEADLINE FOR FILING WRITTEN OBJECTIONS AND HEARING DATE AND TIME IF OBJECTION IS TIMELY FILED.** Those not served by electronic means by the Court's electronic filing system have been served by the U.S. Mail, properly addressed and with sufficient postage to ensure delivery.

All Entities on the Attached Mailing Matrix

Dated: October 22, 2021

Honsalek Law, LLC
2194 North Road
Snellville, GA 30078
Phone: 404-913-6992
Email: brandon@honsalek.com

/s/ Brandon K. Honsalek
Brandon K. Honsalek
Georgia Bar No. 742962
Attorney for Debtor(s)

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UNSWORN DECLARATION UNDER PENALTY OF PERJURY

I, Barbara Jennings, hereby certify under penalty of perjury that I have direct knowledge of the information in the attached pleading, and it is true and correct to my best belief.

Signed: /s/
Barbara Jennings, Debtor

Dated: October 22, 2021

Label Matrix for local noticing
113E-1
Case 19-53917-sms
Northern District of Georgia
Atlanta
Fri Oct 22 14:23:52 EDT 2021

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Bank of America, N.A.
P O Box 982284
El Paso, TX 79998-2284

Capital One Bank (USA), N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City OK 73118-7901

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Chase Bank USA, N.A.
c/o Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Coast Professional, Inc.
PO Box 2899
West Monroe, LA 71294-2899

Department Stores National Bank
c/o Quantum3 Group LLC
PO Box 657
Kirkland, WA 98083-0657

Fedloan
Po Box 60610
Harrisburg, PA 17106-0610

Ford Motor Credit Comp
Po Box Box 542000
Omaha, NE 68154-8000

(p)FORD MOTOR CREDIT COMPANY
P O BOX 62180
COLORADO SPRINGS CO 80962-2180

David E. Galler
Galler Law, LLC
P. O. Box 2118
Roswell, GA 30077-2118

Gastroenterology Specialists
721 Wellness Way
Suite 100
Lawrenceville, GA 30046-3304

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

Georiga Department of Revenue
1800 Georgia Department of Revenue
Atlanta, Ga 30341

Gwinnett Emergency Specialists
75 Remittance Drive Dept. 6627
Chicago, IL 60675-6627

Gwinnett Medical Center
PO Box 116228
Atlanta, GA 30368-6228

Brandon K. Honsalek
Honsalek Law, LLC
2194 North Road
Snellville, GA 30078-2668

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
POB 7346
Philadelphia, PA 19101-7346

Barbara Jennings
3720 Montrose Pond Walk
Duluth, GA 30096-6633

John's Creek Specialists Center
PO Box 650292
Dallas, TX 75265-0292

Brian K. Jordan
Aldridge Pite, LLP
Suite 500 - Fifteen Piedmont Center
3575 Piedmont Road, NE
Atlanta, GA 30305-1636

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Ronald A. Levine
Levine & Block, LLC
P.O. Box 422148
Atlanta, GA 30342-9148

(p)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2222

McClure Place HOA, Inc.
Community Mgmt Assoc.
1465 Northside Drive, STE 128
Atlanta, GA 30318-4244

Bryce R. Noel
Aldridge Pite, LLP
3575 Piedmont Road, NE, Suite 500
Fifteen Piedmont Center
Atlanta, GA 30305-1527

Northeast Endoscopy Center, LLC
721 Wellness Way
Suite 110
Lawrenceville, GA 30046-3304

Ocwen
Po Box 24646
West Palm Beach, FL 33416-4646

Optimum Outcomes Inc
2651 Warrenville Rd Ste
Downers Grove, IL 60515-5559

John T. Ruff
Kenneth Nugent, P.C.
1355 Peachtree St. NE
Suite 1000
Atlanta, GA 30309-3270

K. Edward Safir
Standing Chapter 13 Trustee
Suite 1600
285 Peachtree Center Ave. NE
Atlanta, GA 30303-1259

TD BANK USA, N.A.
C/O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Td Bank Usa/Targetcred
Po Box 673
Minneapolis, MN 55440-0673

Thd/Cbna
Po Box 6497
Sioux Falls, SD 57117-6497

U.S. Bank National Association
Ocwen Loan Servicing, LLC
Attn: Bankruptcy Department
PO Box 24605
West Palm Beach, FL 33416-4605

U.S. Department of Education
c/o FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

US Department of Education
PO Box 16448
St. Paul, MN 55116-0448

US Department of Education
Po Box 790336
Saint Louis, MO 63179-0336

United States Attorney
Northern District of Georgia
75 Ted Turner Drive SW, Suite 600
Atlanta GA 30303-3309

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank Of America
Po Box 982238
El Paso, TX 79998

Capital One Bank Usa N
15000 Capital One Dr
Richmond, VA 23238

Chase Card
Po Box 15298
Wilmington, DE 19850

Ford Motor Credit Company, LLC
Drawer 55-593
P.O. Box 55000
Detroit, MI 48255-0953

Georgia Department of Revenue
ATTN: Bankruptcy Department
1800 Century Blvd., N.E.
Suite 9100
Atlanta, GA 30345-0000

Internal Revenue Service
401 West Peachtree Street
M/S 334-D
Atlanta, GA 30308-3539

Macys/Dsnb
Po Box 8218
Mason, OH 45040

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One Bank (USA), N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

(u)Ford Motor Credit Company, LLC, a Delaware
Document Page 11 of 11

(u)N Metropolitan Radiology
PO Box 1746

(u)Ocwen Loan Servicing, LLC

(u)U.S Bank National Association

End of Label Matrix	
Mailable recipients	42
Bypassed recipients	5
Total	47